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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/851,308	05/08/2001	Kyung M. Park	2529-000058	3094
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HARNESS, DICKEY & PIERCE, P.L.C. P.O. BOX 828 BLOOMFIELD HILLS, MI 48303				
			EXAMINER GRAHAM, CLEMENT B	
			ART UNIT 3628	PAPER NUMBER
DATE MAILED: 02/03/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

09/851,308

Applicant(s)

PARK, KYUNG M.

Examiner

Clement B. Graham

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 08 May 2001.
2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-8 is/are pending in the application.
4a) Of the above claim(s) _____ is/are withdrawn from consideration.
5) ☐ Claim(s) _____ is/are allowed.
6) ☒ Claim(s) 1-8 is/are rejected.
7) ☐ Claim(s) _____ is/are objected to.
8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3) ☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
Paper No(s)/Mail Date _____.
4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____.
5) ☐ Notice of Informal Patent Application (PTO-152)
6) ☐ Other: _____.

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 1-8, are rejected under 35 U.S.C. 102(b) as being anticipated by Koppes et al (Hereinafter Koppes U.S Patent 5, 926, 729).

As per claim 1, Kosiba discloses a method for providing assets fluctuation stock insurance services, which is applied to a computing system, comprising steps of:

accepting an initial entry of a holding financial company for assets fluctuation stock insurance services by an assets fluctuation management server;

determining shares of participant companies based on among the participant assets ratios and carrying out share swaps companies and the holding financial company by the fluctuation management server(Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

determining and carrying out allocations of a predetermined share of the shares the holding financial company have swapped based on evaluations of the participant companies by the assets fluctuation management server;

verifying market value fluctuations of the holding financial company and determining swap ratios of additional participant companies by the assets fluctuation management server(see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67) and

storing in a data storage unit and managing items on operations and fluctuations of the holding financial company by the assets fluctuation management server. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 2, Koppes discloses further comprising steps of keeping a certain part of the shares swapped under the administration of the assets fluctuation management server and preparing for fluctuations of the participant companies by the holding financial company(see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67) and allocating to investors the holding financial company share of the participant companies under the administration of the assets fluctuation management server and carrying out protection of the investments when problems occur to the participant companies. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 3, Koppes discloses further comprising a step of enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the movements into a database of the assets fluctuation management server. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 4, Koppes discloses further comprising a step of (6) enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company, and storing the solved problems into a database of the assets fluctuation management server. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 5, Koppes discloses a computer-readable record medium, in a computing system having a mass capacity processor, for storing a program of realizing functions of:
accepting an initial entry of a holding financial company for assets fluctuation stock insurance services;

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determining shares of participant companies based on assets ratios and carrying out share swaps among the participant companies and the holding financial company(Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67)

determining and carrying out allocations of a predetermined share of the shares the holding financial company have swapped based on evaluations of the participant companies; verifying market value fluctuations of the holding financial company and determining swap ratios of additional participant companies(Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67) and storing in a data storage unit and managing items on operations and fluctuations of the holding financial company. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 6, Koppes discloses the computer-readable record medium further comprising functions of:

processing the keeping and managing of a certain part of the swapped shares based on a request from the holding financial company and preparing for fluctuation of the participant companies(Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67) and allocating to investors the holding financial company share of the participant companies under administration and carrying out protection of the investments when problems occur to the participant companies. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 7, Koppes discloses the computer-readable record medium further comprising functions of enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the

companies that have swapped shares with the holding financial company, and storing the movements into a database of the assets fluctuation management server; and

storing in a database and managing the movements of the share of the holding financial company. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

As per claim 8, Koppes discloses the computer-readable record medium further comprising functions of enabling the problems to be solved through movements of the share of the holding financial company when the problem occurs to the companies that have swapped shares with the holding financial company see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67)

and storing the movements into a database of the assets fluctuation management server; and

storing in a database and managing the movements of the share of the holding financial company. (Note abstract and see column 5 lines 1-55 and column 7 lines 43-67 and column 8 lines 1-67 and column 9-11 lines 1-67 and column 12 lines 1-12. and column 15 lines 33-67).

Conclusion

3. The prior art of record and not relied upon is considered pertinent to Applicants disclosure.

Liddy Eder (US Patent 6, 026, 388) teaches user interface and other enhancements for natural language information retrieval system and method.

Kohorn US PATENT: 5, 508, 731) teaches generation of enlarged participatory broadcast audience.

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Clement B Graham whose telephone number is 703-305-1874. The examiner can normally be reached on 7am to 5pm.


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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-305-0040 for regular communications and 703-305-0040 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-305-3900.

CG

January 23, 2006


FRANTZY POINVIL
PRIMARY EXAMINER
A43628
